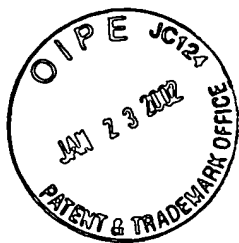


#4
03/14/02



Attorney's Docket No.: 003801.P034

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application for:

Jason W. May, et al.

Serial No.: 09/615,638

Filed: July 13, 2000

For: METHOD AND SYSTEM FOR DETECTING
FRAUD

Examiner: Chilcot, R.

Art Group: 2167

RECEIVED
FEB 05 2002
Group 2100

RESPONSE TO OFFICE ACTION

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In response to the Office Action mailed October 4, 2001, Applicants respectfully submit the following remarks.

REMARKS

No claims have been amended, no claims have been canceled, and no new claims have been added. Claims 1-39 are pending. Reexamination and reconsideration of the above-identified application are respectfully requested.

A. Introduction

MPEP §706 states that "[t]he goal of examination is to clearly articulate any rejection early in the prosecution process so that the applicant has the opportunity to provide evidence of patentability and otherwise reply completely at the earliest opportunity." "It is important for an examiner to properly communicate the basis for a rejection so that the issues can be identified early and the applicant can be given fair opportunity to reply." (MPEP §706.02(j)) Applicants assert that the rejections in the pending Office Action are insufficiently presented. The rejections in the pending Office Action are inadequate because they are not clearly articulated such that the rejections do not provide the Applicants the opportunity to ascertain the true scope of the